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PTO/SB/81 (02-01)

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Application Number 09/420,885

Filing Date 10/19/1999

First Named Inventor Shad Hedy

Title System & Method for Real-time electronic inquiry, delivery, and reporting of credit information

Group Art Unit 3621

Examiner Name Pierre Eddy Elisca

Attorney Docket Number up000102

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Address 2615 Scott Mill Drive South

Address

City Jacksonville

State

FL

Zip

32223

Country USA

Telephone 904-535-7274

Fax

904-355-9632

I am the:

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Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB-198).

SIGNATURE of Applicant or Assignee of Record

Name

Shad Hedy

Signature

Date

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